



Order Filed on January 25, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Jane M. TenEyck

Case No.: 18-28984-MBK

Chapter: 7

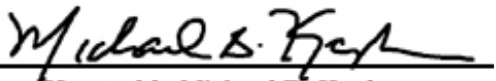
Hearing Date: \_\_\_\_\_

Judge: MBK

**ORDER CONCERNING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

DATED: January 25, 2019

  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having reviewed the reaffirmation agreement between the debtor and  
\_\_\_\_\_Quicken Loans Inc.\_\_\_\_\_, filed in this case on \_\_\_\_\_12/28/2018\_\_\_\_\_, it is  
hereby ORDERED that:

☐ The reaffirmation agreement is APPROVED.

☒ The reaffirmation agreement is NOT APPROVED. However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that pursuant to D.N.J. LBR 4001-2:

(a) It shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send regular monthly statements and payment coupons to individual debtors in cases under Chapter 7, Chapter 13, and Chapter 11 of the Bankruptcy Code.

(b) In the event that debtors fail to make timely payments, it shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send reminder statements, provided that the statements are informational only, and do not demand payment.

*revised 12/16/14*

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Jane M. TenEyck  
Debtor

Case No. 18-28984-MBK  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 27, 2019.

db +Jane M. TenEyck, 68 Carlton Avenue, Washington, NJ 07882-1204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 27, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joan Sirkis Warren on behalf of Debtor Jane M. TenEyck joan@joanlaverylaw.com  
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com  
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com  
Thomas J Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, xerna@aol.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7